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STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan. 0 Valuation of Security Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance Last revised: August 1, 2020 UNITED STATES BANKRUPTCY COURT **DISTRICT OF NEW JERSEY** 19-12542-VFP In Re: Case No.: MARC HUECK and Vincent F. Papalia Judge: CARESSE P. HUECK, Debtor(s) **Chapter 13 Plan and Motions** July 1, 2021 Original ☐ Modified/Notice Required Date: Motions Included Modified/No Notice Required THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE YOUR RIGHTS MAY BE AFFECTED You should have received from the court a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same. The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan. THIS PLAN: ☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10. ☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL. WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY. ☐ DOES ☑ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST.

MΗ

Initial Debtor: ___

CH

Initial Co-Debtor: _

SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: _

LSS

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Part 1:	Payment and Length o	f Plan			
a.	The debtor shall pay \$	527.57	per	month	to the Chapter 13 Trustee, starting on
	August 1, 2019	for approxi	imately	60	months.
b.	The debtor shall make plan	n payments to	the Trus	tee from the f	ollowing sources:
	⊠ Future earnings				
	☐ Other sources of	funding (desc	cribe sourc	ce, amount ar	nd date when funds are available):
C.	Use of real property to sa	tisfy plan obli	gations:		
	☐ Sale of real property Description:				
	Proposed date for con	npletion:			
	☐ Refinance of real prop	perty:			
	Description:				
	Proposed date for con				
		-	nortgage e	encumbering	property:
	Proposed date for con		ober 25, 20	21	
d	. The regular monthly m	nortgage payr	nent will c	continue pend	ing the sale, refinance or loan modification.
е		may be impo	rtant relat	ing to the pay	ment and length of plan:
	Debtors to resume payr	nents on 2nd M	lortgage.		

Part 2: Adequate Protection ⊠ N	ONE									
13 Trustee and disbursed pre-confirm	to be paid directly by the									
Part 3: Priority Claims (Including	Administrative Expenses)									
a. All allowed priority claims will be	pe paid in full unless the creditor agrees	s otherwise:								
Creditor	Type of Priority	Amount to be Paid								
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE								
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$								
DOMESTIC SUPPORT OBLIGATION										
 Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount: Check one: 										
☒ None☐ The allowed priority claim	s listed below are based on a domestic	support obligation that has been assigned								
	☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):									

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: X NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: X NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

	Arrearage	to Creditor (In Plan)	Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: X NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments X NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender X NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

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f. Secured Claims	Unaffected by the Plan ☐ NON	IE	
The following sec	cured claims are unaffected by th	ne Plan:	
JP Morgan Chase	e Bank, Holder of 1st Mortgage.		
g. Secured Claims to be	Paid in Full Through the Plan:	☒ NONE	
Creditor	Collateral		Total Amount to be Paid Through the Plan
			Tala Tillough the Flan
Part 5: Unsecured Clai	ims 🗆 NONE		
	classified allowed non-priority ur		:
	\$ to be distrib	outed <i>pro rata</i>	
□ Not less than ☑ Pro Rata distr	percent ibution from any remaining funds	.	
	sified unsecured claims shall be		
			1
Creditor	Basis for Separate Classifi	cation Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service*, *Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). X NONE

The Debtor moves to avoid the following liens that impair exemptions:

Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
					Collateral Lien Collateral Claimed	Collateral Lien Collateral Claimed Other Liens Exemption Against the

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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

☐ Upon confirmation

Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

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c. Order of Distribution				
The Standing Trustee shall pay allowed claims in the	e following order:			
1) Ch. 13 Standing Trustee commissions				
2) Priority Claims;				
3) Secured Claims;				
4) Unsecured Claims.				
d. Post-Petition Claims				
The Standing Trustee \square is, $\overline{\mathbf{X}}$ is not authorized to	pay post-petition claims filed pursuant to 11 U.S.C. Section			
1305(a) in the amount filed by the post-petition claimant.				
Part 9: Modification ☐ NONE				
NOTE: Modification of a plan does not require that a served in accordance with D.N.J. LBR 3015-2.	eparate motion be filed. A modified plan must be			
If this Plan modifies a Plan previously filed in this ca	se, complete the information below.			
Date of Plan being modified: September 17, 2019				
Date of Fight Doing modified. Goptonia Fig. 2010				
Explain below why the plan is being modified:	Explain below how the plan is being modified:			
Plan is being modified to show that a mortgage modification was completed on March 1, 2021 on 2nd mortgage and that payments on 2nd mortgage will resume.				
Are Schedules I and J being filed simultaneously with	this Modified Plan? Yes No			

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Part 10:	Non-Standard Provision(s): Signatures Required			
Non-Stand	Non-Standard Provisions Requiring Separate Signatures:			
×	NONE			
□ E	Explain here:			
Any non-	standard provisions placed elsewhere in this plan are in	effective.		
Signature	s			
The Debto	r(s) and the attorney for the Debtor(s), if any, must sign	this Plan.		
certify that	and filing this document, the debtor(s), if not represente the wording and order of the provisions in this Chapter Motions, other than any non-standard provisions include	13 Plan are identical to Local Form, Chapter 13		
I certify un	der penalty of perjury that the above is true.			
Date: 7/1/2	021	/s/ Marc Hueck Debtor		
Date: <u>7/1/2</u>	021	/s/ Caresse Hueck Joint Debtor		

Date: 7/1/2021

/s/ Leonard S. Singer

Attorney for Debtor(s)

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United States Bankruptcy Court District of New Jersey

In re: Case No. 19-12542-VFP

Marc Robert Hueck Chapter 13

Caresse Patty Ann Hueck

Debtors

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 3 Date Rcvd: Jul 06, 2021 Form ID: pdf901 Total Noticed: 41

The following symbols are used throughout this certificate:

Definition Symbol

- Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS
 - regulations require that automation-compatible mail display the correct ZIP.
- Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). ++
- Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, # the notice recipient was advised to update its address with the court immediately.

$Notice\ by\ first\ class\ mail\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center\ on\ Jul\ 08,\ 2021:$

Recip ID db/jdb	+	Recipient Name and Address Marc Robert Hueck, Caresse Patty Ann Hueck, 38 Overlook Avenue, Little Falls, NJ 07424-1966
cr	+	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518014746	+	American Express Correspondence, PO Box 981540, El Paso, TX 79998-1540
518070208		American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518014747	++	$BANK\ OF\ AMERICA,\ PO\ BOX\ 982238,\ EL\ PASO\ TX\ 79998-2238\ address\ filed\ with\ court:,\ Bank\ of\ America,\ PO\ Box\ 982235,\ El\ Paso,\ TX\ 79908$
518065767	+	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518014748	+	Berry Owens Center, 1150 St. Nicolas Avenue, New York, NY 10032-3822
518014749		Brendan P. Sullivan MD FaCC LL, Attn: 14595K, PO Box 14000, Belfast, ME 04915-4033
518014755	+	GC Services Limited Partnership, PO Box 3855, Houston, TX 77253-3855
518014758	+	North Jersey Pathology, P.O.Box 144333, Orlando, FL 32814-4333
518014759	+	St Josephs Medical Center, PO Box 532866, New York, NY 10087-0001
518014764	++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, P.O. Box 8026, Cedar Rapids, IA 52408
518014763	+	Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
518071536	+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518014766	+	Wells Fargo, PO Box 14411, Des Moines, IA 50306-3411
518014765	+	Wells Fargo, PO Box 31557, Billings, MT 59107-1557
518187566	#	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
518188812	#	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID smg	Notice Type: Email Address	Date/Time	Recipient Name and Address
	Email/Text: usanj.njbankr@usdoj.gov	Jul 06 2021 22:20:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 06 2021 22:20:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsedi@recoverycorp.com	Jul 06 2021 22:28:16	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518046980	Email/Text: ally@ebn.phinsolutions.com	Jul 06 2021 22:19:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
518014750	+ Email/Text: cms-bk@cms-collect.com	Jul 06 2021 22:20:15	Capital Management Service, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
518014752	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 06 2021 22:28:14	Citibank North America, PO Box 790040, Saint Louis, MO 63179-0040

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TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,
		Philadelphia, PA 19103-1814
518188640	*	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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District/off: 0312-2 User: admin Page 3 of 3 Date Rcvd: Jul 06, 2021 Form ID: pdf901 Total Noticed: 41

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2021 at the address(es) listed below: **Email Address** Name Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com Elizabeth L. Wassall on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com Jeffrey Rappaport on behalf of Creditor WELLS FARGO BANK N.A. jrappaport@logs.com, njbankruptcynotifications@logs.com Kathleen M Magoon on behalf of Creditor WELLS FARGO BANK N.A. kmagoon@logs.com, kathleenmagoon@gmail.com Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com Leonard S Singer on behalf of Debtor Marc Robert Hueck zsbankruptcy@gmail.com r57125@notify.bestcase.com Leonard S Singer on behalf of Joint Debtor Caresse Patty Ann Hueck zsbankruptcy@gmail.com r57125@notify.bestcase.com Marie-Ann Greenberg magecf@magtrustee.com

Melissa N. Licker on behalf of Creditor JPMorgan Chase Bank National Association NJ_ECF_Notices@mccalla.com,

mccallaecf@ecf.courtdrive.com

Melissa N. Licker on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION NJ_ECF_Notices@mccalla.com,

mccallaecf@ecf.courtdrive.com

Nicholas V. Rogers on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION nj.bkecf@fedphe.com

Phillip Andrew Raymond

on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com,

mccallaecf@ecf.courtdrive.com

Phillip Andrew Raymond on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION phillip.raymond@mccalla.com,

mccallaecf@ecf.courtdrive.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14